

IN THE CLAIMS:

Please amend the claims as follows:

1. (Currently Amended) An electronic settlement system for electronically paying from a spending account a plurality of expenses requested by a user within a predetermined period, comprising:

deposit processing means for processing a deposit to the spending account for each of the plurality of expenses, wherein the spending account is electronically unassociated with an investment account;

payment processing means for processing a payment from the spending account for each of the plurality of expenses;

storage means for storing payment method, payment period, scheduled payment amount, and credit limit for each of the plurality of expenses; and

management means for totalizing deposits and payments from a user through the electronic settlement system and informing the user of the totalized amount thereof for each of the plurality of expenses,

wherein the management means divides the expense requested to be paid into tax deduction expense and non-tax deduction expense, determines the credit limit depending on the tax deduction expense, and outputs deposits and payments of the tax deduction expense within a tax fiscal year in a predetermined output form at an end of the tax year.
2. (Original) The electronic settlement system according to claim 1, further comprising a credit limit alteration means for altering credit limit stored by the

storage means in accordance with the difference between the total deposit amount and total payment amount that is calculated at a time when request of payment by the electronic payment system is received.

3. (Canceled)
 4. (Currently Amended) An electronic settlement method for electronically paying from a spending account, which is electronically unassociated with an investment account, a plurality of expenses requested by a user within a predetermined period, comprising:
 - storing payment method, payment period, scheduled payment amount, and credit limit of the expense that is requested to pay by the electronic settlement method for each of the plurality of expenses;
 - storing a deposit data from a user for each of the plurality of expenses;
 - upon receiving a request to pay by the electronic settlement system, determining whether payment is allowed based on the stored data of deposit and credit limit for the expense; and
 - paying the requested expense if payment to that request is determined to be allowable, and rejecting the payment if payment to that request is not allowable,
- wherein the method comprises dividing the expense requested to be paid into tax deduction expense and non-tax deduction expense, determines the credit limit depending on the tax deduction expense, and outputting deposits and payments of the tax deduction expense within a tax fiscal year in a predetermined output form at an end of the tax fiscal year.

5. (Original) The electronic settlement method according to claim 4, further comprising calculating difference between total deposit amount and total payment amount at a time payment is requested to the electronic settlement system, altering credit limit stored in the system based on the difference, and determining whether payment is allowable to that request of payment to the electronic settlement system.
6. (Canceled)